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CLAIMS

What is claimed is:

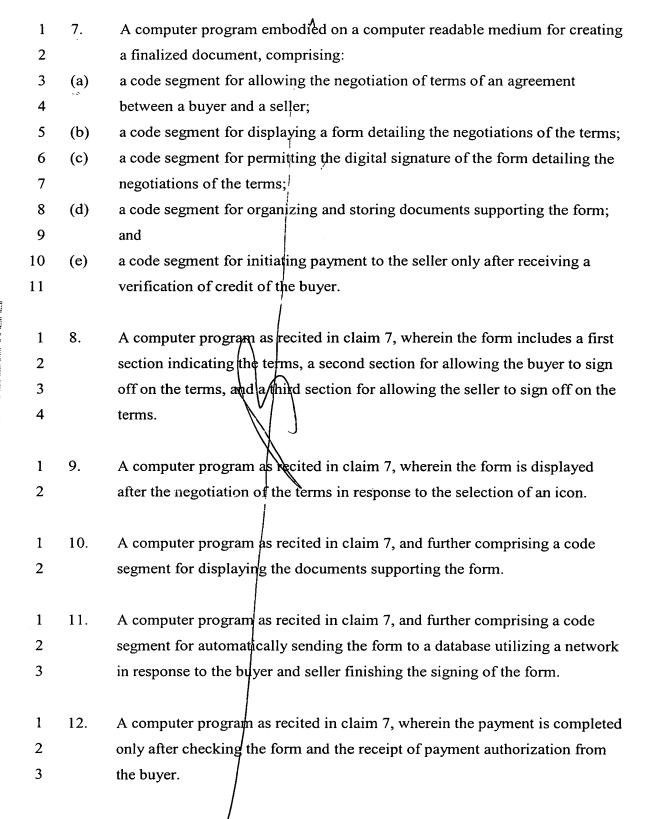
A method for creating a finalized document, comprising the steps of:
allowing the negotiation of terms of an agreement between a buyer and a seller;

4 (b) displaying a form detailing the negotiations of the terms;

- 5 (c) permitting the digital signature of the form detailing the negotiations of the
- 6 terms;
- 7 (d) organizing and storing documents supporting the form; and
 - (e) initiating payment to the seller only after receiving a verification of credit of the buyer.
- 1 2. A method as recited in claim 1, wherein the form includes a first section indicating the terms, a second section for allowing the buyer to sign off on
- 3 the terms, and a third section for allowing the seller to sign off on the terms.
- 1 3. A method as recited in claim 1, wherein the form is displayed after the negotiation of the terms in response to the selection of an icon.
- 1 4. A method as recited in claim 1, and further comprising the step of displaying the documents supporting the form.
- 1 5. A method as recited in claim 1, and further comprising the step of
 2 automatically sending the form to a database utilizing a network in response
 3 to the buyer and seller finishing the signing of the form.
- 1 6. A method as recited in claim 1, wherein the payment is completed only after checking the form and the receipt of payment authorization from the buyer.

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13.



A system for creating a finalized document, comprising:





- 2 (a) logic for allowing the negotiation of terms of an agreement between a buyer and a seller;
- 4 (b) logic for displaying a form detailing the negotiations of the terms;
- 5 (c) logic for permitting the digital signature of the form detailing the
- 6 negotiations of the terms;
- 7 (d) logic for organizing and storing documents supporting the form; and
- 8 (e) logic for initiating payment to the seller only after receiving a verification of
- 9 credit of the buyer.
- 1 14. A system as recited in claim 13, wherein the form includes a first section
- 2 indicating the terms, a second section for allowing the buyer to sign off on
- 3 the terms, and a third section for allowing the seller to sign off on the terms.
- 1 15. A system as recited in claim 13, wherein the form is displayed after the negotiation of the terms in response to the selection of an icon.
- 1 16. A system as recited in claim 13, and further comprising logic for displaying the documents supporting the form.
- 1 17. A system as recited in claim 13, and further comprising logic for
 2 automatically sending the form to a database utilizing a network in response
 3 to the buyer and seller finishing the signing of the form.
- 1 18. A system as recited in claim 13, wherein the payment is completed only after 2 checking the form and the receipt of payment authorization from the buyer.

